

**REMARKS**

Applicant would like to thank the Examiner for the detailed remarks. Paragraphs 7, 13-16, and 19-21 have been amended for reasons unrelated to patentability.

The Examiner has objected to claim 2 under 35 U.S.C. §112 for lacking antecedent basis for the term “FNDS.” Claim 2 has been cancelled, and applicant respectfully requests that the objection be withdrawn.

The Examiner has rejected claims 1-4 under 35 U.S.C. §101 for being directed to non-statutory subject matter. The Examiner argues that claims 1-4 merely manipulate an abstract idea, a mathematical algorithm, without a claimed limitation to a practical application. Applicant has cancelled claims 1-4 and has entered new claims 5-16. Applicant believes that the new claims comply with 35 U.S.C. §101, and respectfully requests that the rejection be withdrawn.

The Examiner has rejected claims 1-4 under 35 U.S.C. §102(e) as being anticipated by Maes et al. (US 2003/0088421 A1). The Examiner argues that Maes et al. discloses items such as a knowledge representation database and at least one attribute-value data structure, however the Examiner has not pointed to specific items in the Maes et al. reference that disclose these features. The Examiner has cited a number of paragraphs, however Applicant believes that the cited paragraphs do not disclose the claimed features. Additionally, Applicant believes that the new claims 5-16 are not anticipated by the Maes et al. reference. Applicant respectfully requests that the rejection be withdrawn.

The Commissioner is authorized to charge Deposit Account No. 50-1482 in the name of Carlson, Gaskey & Olds in the amount of \$525 for a three-month extension fee and for any additional fees or credit the account for any overpayment.

Respectfully submitted,

/John E. Carlson/

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